

Information to identify the case:

Debtor 1	<u>Curtis J. Kalchthaler</u>	Social Security number or ITIN	xxx-xx-4259
	First Name Middle Name Last Name	EIN	-- --
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-20355-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Curtis J. Kalchthaler

8/12/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Curtis J. Kalchthaler
Debtor

Case No. 19-20355-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 12, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Curtis J. Kalchthaler, 3711 Main St., Munhall, PA 15120-3266
14985291	+ Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000531	+ MDJ 05-2-15, Thomas R. Torkowsky, 510 East 8th Avenue, Munhall, PA 15120-1904
15015378	+ Munhall Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14985298	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
14985302	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
14985303	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Aug 13 2024 03:45:00	Americredit Financial Services, Inc. DbA GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	Aug 13 2024 03:45:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: WFFC2	Aug 13 2024 03:45:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15005575	EDI: PHINAMERI.COM	Aug 13 2024 03:45:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
14985290	+ Email/Text: bankruptcy@rentacenter.com	Aug 12 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano,

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			TX 75024-5837
15000523	^ MEBN	Aug 12 2024 23:48:17	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15000525	EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Capital One, P.O. Box 85520, Richmond, VA 23285
14985292	EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Capital One, P.O. Box 85520, Richmond, VA 23285
15028899	EDI: CAPITALONE.COM	Aug 13 2024 03:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15013330	Email/Text: BNCnotices@dcmservices.com	Aug 12 2024 23:58:00	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
14985293	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2024 00:19:50	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
14985294	EDI: DISCOVER	Aug 13 2024 03:45:00	Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
14989187	EDI: DISCOVER	Aug 13 2024 03:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15027760	+ Email/Text: kburkley@bernsteinlaw.com	Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14985295	+ EDI: BLUESTEM	Aug 13 2024 03:45:00	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
14985296	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 12 2024 23:59:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15000530	EDI: PHINAMERI.COM	Aug 13 2024 03:45:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
15003411	EDI: JEFFERSONCAP.COM	Aug 13 2024 03:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14989316	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2024 00:17:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15097425	+ EDI: AISMIDFIRST	Aug 13 2024 03:45:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15000532	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Midland Funding LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15004804	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15046964	EDI: MAXMSAIDV	Aug 13 2024 03:45:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15030506	^ MEBN	Aug 12 2024 23:48:22	PINGORA LOAN SERVICING LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
15030336	EDI: PRA.COM	Aug 13 2024 03:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986417	+ EDI: PRA.COM	Aug 13 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14985297	+ EDI: SYNC	Aug 13 2024 03:45:00	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15001972	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828

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14985299	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 13 2024 00:18:37	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
14985300	+ Email/Text: bknotice@ercbpo.com	Aug 12 2024 23:59:00	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
14985301	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2024 23:59:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
14985304	+ EDI: MAXMSAIDV	Aug 13 2024 03:45:00	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15013780	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 13 2024 00:06:42	U.S. Department of Housing and Urban Development, 451 7th St. S.W., Washington, DC 20410-0002
15017819	Email/Text: BNCnotices@dcmsservices.com	Aug 12 2024 23:58:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
14985305	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 12 2024 23:59:00	UPMC Tuition Benefit, C/O Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14985306	+ Email/Text: webadmin@vhlc.co	Aug 12 2024 23:59:00	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15023814	EDI: AIS.COM	Aug 13 2024 03:45:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15007266	+ EDI: WFFC2	Aug 13 2024 03:45:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14985307	+ EDI: WFFC2	Aug 13 2024 03:45:00	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		PINGORA LOAN SERVICING LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15000522	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15000524	*+	Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000526	*+	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
15000527	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
15000528	*+	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
15000529	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15000534	*+	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15000535	*	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
15000536	*+	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
15000537	*+	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
15000539	*	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
15000538	*+	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
15000540	*	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803
15000541	*+	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15000542	*+	UPMC Tuition Benefit, C/O Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15000543	*+	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15000544	*+	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
15000533	##+	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe - Suite 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICING LLC jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Curtis J. Kalchthaler julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PINGORA LOAN SERVICING LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10